

[] AMENDED

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

In re: (1) AMBER BENNETT Case No. 19-22399
(2)
Debtor(s). Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 3770 BARRON CIRCLE SOUTH
MEMPHIS, TN 38111

PLAN PAYMENT:

DEBTOR (1) shall pay \$ **\$300.00 SEMI MONTHLY**

() PAYROLL DEDUCTION from: **OR (X) DIRECT PAY**

DEBTOR (2) shall pay \$

() PAYROLL DEDUCTION from: **OR () DIRECT PAY**

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See Plan Provision #19] **() YES (X) NO**
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See Plan Provision #7 and #8] **(X) YES () NO**
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See Plan Provision #12] **() YES (X) NO**

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' Attorney Fee pursuant to Confirmation Order.

3. AUTO INSURANCE: () Included in Plan; **OR (X)** Not included in Plan; Debtor(s) to provide proof of insurance at Section 341 Meeting of Creditors.

4. DOMESTIC SUPPORT: Paid by: () Debtor(s) directly, () Wage Assignment, **OR () Trustee to: Monthly Plan Payment**

NONE Ongoing Payment Begins: \$
Approximate Arrearage: \$

5. PRIORITY CLAIMS:

NONE Amount: \$

6. HOME MORTGAGE CLAIMS: () Paid Directly by Debtor(s); **OR ()** Paid by Trustee to:

NONE Ongoing Payment Begins: \$
Approximate Arrearage: \$

7. SECURED CLAIMS:

| [Retain Lien 11 U.S.C. Sec. 1325 (a)(5)] | <u>Value of Collateral:</u> | <u>Rate of Interest:</u> | <u>Monthly Plan Payment</u> |
|--|---|--------------------------|-----------------------------|
| TOYOTA MOTOR CREDIT (2016 Toyota Rav-4) | \$17,150 | 5.25% | \$330.00 |
| BRIDGECREST FINANCIAL (2005 Ford F-150) | (To Be Paid Outside of Plan by co-signor) | | \$0.00 |

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8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

| [Retain Lien 11 U.S.C. Sec. 1325(a)] | <u>Value of Collateral</u> | <u>Rate of Interest:</u> | <u>Monthly Plan Payment</u> |
|--------------------------------------|----------------------------|--------------------------|-----------------------------|
| NONE | | | \$ |
| | | | \$ |

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

| | |
|------|--------------------|
| NONE | <u>Collateral:</u> |
| | <u>Collateral:</u> |

10. SPECIAL CLASS UNSECURED CLAIMS:

| | <u>Amount:</u> | <u>Rate of Interest:</u> | <u>Monthly Plan Payment</u> |
|-----------------------------------|----------------|--------------------------|-----------------------------|
| NAVIENT (Under an I.D.R. Program) | \$7,740 | 0% | \$129.00 |

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS

NAVIENT; \$55,000 Not provided for (*Other than to the extent provided for above*) **OR** General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. Sec. 522(f):

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$24,000

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

10%, **OR**

THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS THE FOLLOWING EXECUTORY CONTRACTS:

| | |
|---------------|---|
| EVELYN CURTIS | <input checked="" type="checkbox"/> Assumes OR <input type="checkbox"/> Rejects. |
| | <input type="checkbox"/> Assumes OR <input type="checkbox"/> Rejects. |

17. COMPLETION: Plan shall be completed upon payment of the above in approximately **60** months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED AN ACCEPTANCE OF THE PLAN

19. NON-STANDARD PROVISION(S):

NONE

ANY NON-STANDARD PROVISIONS STATED ELSEWHERE ARE VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Brad George (TN #17994)

Counsel for Debtor(s)
2400 Poplar Avenue #460
Memphis, TN 38112
(901) 323-1311

DATE: March 22, 2019